

# Fintech

A fintech platform specialising in the provision of commercial finance and business loans for small and medium-sized enterprises.



## PROJECT:

Development of an automated credit data interpretation and integration platform.

## TECHNOLOGICAL BASELINE

Financial institutions commonly rely on external credit reference agencies and corporate registries to inform lending and risk decisions, accessing these services through APIs and structured data feeds.

Standard integration practices allowed organisations to pull in company, director and consumer credit data into internal systems, but these feeds were typically delivered as separate, proprietary report formats with limited semantic clarity.

Existing tools could orchestrate data retrieval and storage, yet they did not provide a reliable means of automatically interpreting opaque credit attributes or consistently linking information about individuals and companies across multiple external services for large-scale automated credit assessment.

## TECHNOLOGICAL ADVANCE

The company sought to enhance fintech data-integration technology by enabling automated interpretation of proprietary credit attributes into consistent, human- and machine-readable financial indicators suitable for credit risk analysis.

Iterative development of data models, semantic mapping techniques and matching routines was undertaken to infer the meaning of poorly documented credit attributes and to correlate director- and company-level records across multiple external credit and registry services.

The company investigated alternative architectural patterns, data-matching strategies and validation approaches to ensure that the resulting unified credit view would remain stable and reliable when applied to large, heterogeneous real-world datasets.

### About ABGi

ABGi is a professional services and consulting business, dedicated to helping UK companies accelerate and fund their innovation strategies. We help our clients unlock government incentives that fuel innovation. Our services cover a range of funding opportunities designed to support businesses at every stage of their innovation journey.